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Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Olga Elaine Jensen Debtor Case No. 18-15560-ref Chapter 13

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2018. +Olga Elaine Jensen, 30 Cleveland Avenue, Lawrin.Tam MILLERR, Interim Chapter 13 Trustee, 30 Cleveland Avenue, Bangor, PA 18013-2227 db 2901 St. Lawrence Avenue, Suite 100, tr Reading, PA 19606-2265 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smg Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre smg 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 smg smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 smg +Carrington Mortgage Services LLC, 1600 South Douglass Road, 14185147 Suites 110 & 200 - A, Anaheim, CA 92806-5951 c/o KML LAW GROUP, P.C., 701 Market St. Suite 5000, 14187077 +Carrington Mortgage, Services, LLC, Philadelphia, PA 19106-1541 +HOA Lawyers Group, 9500 West Flamingo Road, Suite 204, Las Vegas, NV 89147-5721 14185148 +National Default Servicing Corporation, 7720 N 16th St, Suite 300, Phoenix, AZ 85020-7404 14185151 14185153 7000 Picaroon Lane, Las Vegas, NV 89145-0133 +Sylvia Gomez, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: claputka@laputkalaw.com Sep 08 2018 01:43:15 CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102 aty E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 08 2018 01:43:32 smg Bankruptcy Division, Pennsylvania Department of Revenue, P.O. Box 280946. Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 08 2018 01:43:46 U.S. Attorney Office, sma c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 08 2018 01:43:42 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, EDI: CAPITALONE.COM Sep 08 2018 05:33:00 Capital One, PO B Philadelphia, PA 19107-4405 14185146 PO Box 30281, Salt Lake City, UT 84130-0281 E-mail/Text: ktramble@lendmarkfinancial.com Sep 08 2018 01:43:21 14185149 Lendmark Financial SVC LLC, 2118 Usher St NW, Covington, GA 30014-2434 +EDI: RESURGENT.COM Sep 08 2018 05:33:00 LV LVNV Funding LLC, PO Box 1269, 14185150 Greenville, SC 29602-1269 +EDI: AGFINANCE.COM Sep 08 2018 05:33:00 14185152 OneMain, PO Box 1010, Evansville, IN 47706-1010 TOTAL: 8 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, aty* +WILLIAM MILLER*R, Reading, PA 19606-2265 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2018 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2018 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Olga Elaine Jensen claputka@laputkalaw.com, jen@laputkalaw.com;mary@laputkalaw.com;bkeil@laputkalaw.com

KEVIN G. MCDONALD on behalf of Creditor Carrington Mortgage, Services, LLC bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com

WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com

TOTAL: 5

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Information to	identify the case		55 . dig = 5. 5
Debtor 1	Olga Elaine Jensen		Social Security number or ITIN xxx-xx-1545
	First Name Middle	Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle	Name Last Name	Social Security number or ITIN
() ()	_		EIN
United States Ban	kruptcy Court Easte	ern District of Pennsylvania	Date case filed for chapter 13 8/22/18
Case number: 1	8-15560-ref		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Olga Elaine Jensen	
2.	All other names used in the last 8 years	aka Olga E. Rudolph, aka Olga D. Jensen	
3.	Address	30 Cleveland Avenue Bangor, PA 18013	
		CHARLES LAPUTKA	Contact phone (610) 477–0155
4.	Debtor's attorney Name and address	Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Email: claputka@laputkalaw.com
5.	Bankruptcy trustee	WILLIAM MILLER*R	Contact phone 610–779–1313
	Name and address	Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Email: ecfemail@FredReigleCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. 400 Washington Street Suite 300 Reading, PA 19601		Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M.
			Contact phone (610)2085040
			Date: 9/7/18

For more information, see page 2

Debtor Olga Elaine Jensen Case number 18–15560–ref

7 Manting of any litera		Location			
be questioned under oath. In a joint	October 9, 2018 at 02:00 PM	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102			
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.				
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 12/8/18			
required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or 				
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 				
	Deadline for all creditors to file a proof of claim Filing deadline: 10/31/18 (except governmental units):				
	Deadline for governmental units to file a proof of claim:	Filing deadline: 2/18/19			
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$250.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 11/15/18 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601				
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.				
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any or must file a motion. The bankruptcy clerk's office must receive the ollexemptions in line 8.	scharged until all payments under the plan to the debt from the debtors personally except ed from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If their debts under 11 U.S.C. § 1328(f), you			